

PERSONAL DEPOSITS INTEREST RATES

Transaction and Savings Accounts



Effective Date: 22 March 2024

Savings Accounts

Amount \$	Fast Track Starter (Customers aged 14-24)		Fast Track Saver (Customers aged 25 and over)	
	Bonus Criteria met ¹ (\$200 deposited + 5 eligible transactions per month)	Base Rate + Bonus Interest	Bonus Criteria met ¹ (\$1,000 deposited + 5 eligible transactions per month)	Base Rate
0 - 10,000		3.00% p.a.		0.05% p.a.
10,000.01 - 250,000		2.50% p.a.		0.05% p.a.
250,001 and over		0.05% p.a.		0.05% p.a.

Interest is calculated daily on a stepped basis and paid monthly on the first day of the following month.

Amount \$	WebSavings Account ² Introductory Special Offer (available for a limited time only). Accounts opened from 8/12/2021		WebSavings Account ²
	Base Rate + Bonus Interest	Base Rate	
1 - 1,999		0.01% p.a.	0.01% p.a.
2,000 and over [^]		0.65% p.a.	0.05% p.a.

Interest is calculated daily and paid monthly. [^]Balances greater than \$5,000,000 are subject to approval.

Bonus Interest Savings Account

Amount \$	Base Rate + Bonus Interest	Base Rate
1 and over	2.75% p.a.	0.05% p.a.

Interest is calculated daily and paid monthly. A Bonus Interest variable rate will be paid in addition to the variable Base Rate if no more than one (1) withdrawal is made during a calendar month.

Transaction Accounts

Day2Day Plus Account ² (Available for sale) and Reverse Charges Account ² (No longer for sale)		Pension Plus Account (No longer for sale)		Cash Management Account (No longer for sale)	
Amount \$	Interest Rate	Amount \$	Interest Rate p.a.	Amount \$	Interest Rate
0 - 1,999		0 - 99,999	NIL	0 - 99,999	0.05% p.a.
2,000 - 45,400		100,000 - 249,999	1.80% p.a.	100,000 - 249,999	0.10% p.a.
45,401 and over		250,000 and over	1.95% p.a.	250,000 and over	0.10% p.a.

If you have a Personal Overdraft Facility attached to your Day2Day Plus Account², Reverse Charges Account² or Ultimate Account, please refer to the 'Personal Finance – Interest Rates' flyer for the annual percentage rate.

Interest is calculated on the daily closing balance of a Pension Plus Account using a stepped rate of interest. This means that different rates of interest apply to different parts of the account balance.

Save to Win Account (No longer for sale)		Ultimate Account (No longer for sale)		Choice Account (No longer for sale)	
Amount \$	Interest Rate	Amount \$	Interest Rate	Amount \$	Interest Rate
1 and over	0.01% p.a.	1 and over	NIL	1 and over	NIL

Important Information

Interest rates are variable rates and subject to change at any time without notice. Interest rates are calculated on a tiered basis (highest rate applies to whole balance) unless stated that it is calculated on a stepped basis (different rates apply to different parts of the balance). Overdrawn interest rate of 17.20% p.a. is calculated daily and charged monthly on unauthorised overdrawn accounts, and Mortgage Offset Account.*Refer to section 2.10 of the Personal Deposits Products Terms and Conditions for more information. The Federal Government Deeming Rates are considered in determining the stepped interest rates for this product, but may not match the Deeming Rates.

1 Fast Track Starter and Fast Track Saver Account

A Bonus Interest variable rate will only be paid if Bonus Criteria are met in the previous month. Bonus Criteria will be met where both the following conditions are met: a minimum of \$200 for Fast Track Starter or \$1,000 for Fast Track Saver is credited to the linked Day2Day Plus Account in the prior calendar month. This excludes amounts transferred from another one of your BOQ Accounts including any Account you may be linked to as an Authorised User or joint Account holder; AND at least 5 direct debit transactions, ATM withdrawals or purchases of goods or services from a Merchant are made in the prior calendar month by using your eftpos Card or BOQ Visa Debit Card associated with your linked Day2Day Plus Account. This does not include cheques written or deposited, branch cash withdrawals, transfers or payments to any BOQ account or to a non-BOQ account via Internet Banking, in branch or at ATMs, transfer of funds to accounts held at an overseas bank, BPAY payments, pending Visa Debit Card transactions and BOQ Credit Card transactions. Transactions that are not settled (are pending) do not count towards the Bonus Criteria. If a transaction is made but settles in the following calendar month then the transaction will be counted in the following calendar month. The variable Base Rate applies to balances over \$250,000.

The variable Base Rate always applies in the first month after opening an account. In the first month, Bonus Criteria on the transaction account is measured from the time the Fast Track Saver/Starter Account is opened, not the full calendar month even if the transaction account was already existing. If Bonus Criteria conditions are not met the variable Base Rate only will apply.

2 WebSavings Accounts²

Rate includes additional interest rate of 0.60% p.a. which will be paid for 4 months from account opening date for any new customers who open a WebSavings Account on or after 8 December 2021. Additional interest only applies to account balances of \$2,000 or more and is not available to existing customers whether or not they hold a WebSavings Account. After 4 months from the account opening date, the interest rate will revert to the standard WebSavings Account variable interest rate.

All Accounts

Information contained in this flyer is current as at Issue Date: 22 March 2024. This document forms part of the Product Disclosure Statement for the Save to Win AccountTM, the Save to Win AccountTM Combined Financial Services Guide, Product Disclosure Statement, and Save to Win AccountTM Promotion Terms and Conditions. For all other products, this document, the Deposit Product Terms and Conditions and Personal Banking Guide to Fees and Charges, make up the complete Terms and Conditions for those products. Conditions, Criteria and Fees Apply. You should obtain and read the relevant Product Disclosure Statement (PDS), Terms and Conditions and Guide to Fees and Charges before considering if the product is suitable for you. Terms and conditions are available online or any Bank of Queensland branch. Bank of Queensland Limited ABN 32 009 656 740, AFSL and Australian Credit Licence No 244616.